

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: WILLIAM E. GARMAN, JR.	§	Case No. P:15-bk-17113
MICHELLE GARMAN	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/02/2015.
- 2) The plan was confirmed on 06/15/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/14/2016.
- 5) The case was dismissed on 12/14/2016.
- 6) Number of months from filing or conversion to last payment: 9.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,440.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 5,470.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 5,470.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 547.00	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 2,047.00
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
AMERICAN INFOSOURCE LP	Uns	770.00	996.96	996.96	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	330.00	330.21	330.21	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	444.06	444.06	0.00	0.00
PECO ENERGY COMPANY	Uns	955.00	1,017.69	1,017.69	0.00	0.00
PHILADELPHIA GAS WORKS	Uns	608.00	510.59	510.59	0.00	0.00
EDUCATIONAL CREDIT MGMT	Uns	34,848.00	34,980.84	34,980.84	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	781.30	308.01	308.01	308.01	0.00
ASHLEY FUNDING SVCS LLC	Uns	428.00	428.29	428.29	0.00	0.00
ASHLEY FUNDING SVCS LLC	Uns	0.00	113.55	113.55	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Sec	125,000.00	116,586.73	30,893.48	3,114.99	0.00
MICHAEL S SCHWARTZ ESQ	Lgl	0.00	NA	NA	1,500.00	0.00
ACCOUNTS RECEIVABLE	Uns	265.00	NA	NA	0.00	0.00
AFNI	Uns	110.00	NA	NA	0.00	0.00
ARIA HEALTH	Uns	295.00	NA	NA	0.00	0.00
CAPITAL COLLECTION SVC	Uns	842.00	NA	NA	0.00	0.00
CENTRAL FINANCIAL CONTROL	Uns	925.00	NA	NA	0.00	0.00
CENTL JER ADJ	Uns	154.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES	Uns	692.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
GECRB/LOWES	Uns	549.00	NA	NA	0.00	0.00
GECRB/OLD NAVY	Uns	450.00	NA	NA	0.00	0.00
GECRB/WALMART	Uns	700.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	1,135.00	NA	NA	0.00	0.00
MACY/DSNB	Uns	320.00	NA	NA	0.00	0.00
MERCHANT ASSOC COOL D	Uns	345.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	47.00	NA	NA	0.00	0.00
PENN DENTAL MEDICINE	Uns	75.00	NA	NA	0.00	0.00
PYOD LLC	Uns	693.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Uns	693.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Uns	161.00	NA	NA	0.00	0.00
RESOLUTIONS	Uns	78.00	NA	NA	0.00	0.00
RED LION PEDIATRICS	Uns	1,800.00	NA	NA	0.00	0.00
REGIONAL CARDIOLOGY	Uns	77.00	NA	NA	0.00	0.00
RJM ACQUISITIONS	Uns	211.00	NA	NA	0.00	0.00
SMART TUITION	Uns	3,254.00	NA	NA	0.00	0.00
UNITED REV	Uns	263.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 30,893.48	\$ 3,114.99	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 308.01	\$ 308.01	\$ 0.00
TOTAL SECURED:	\$ 31,201.49	\$ 3,423.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 38,822.19	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 2,047.00	
Disbursements to Creditors	\$ 3,423.00	
TOTAL DISBURSEMENTS:		\$ 5,470.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/29/2016

By: /s/ Frederick L. Reigle, Esq.
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.